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EXHIBIT NO. 4

JAY H. STIER.

I, Jay H. Stier, being of sound mind do hereby declare this to be my last Will and Testament revoking all others.

It is my desire that my estate be divided according to law, as though I died intestestate.

I do hereby appoint my wife, Lilly Patterson Stier, Executrix without bond.

Signed this 25th day of June, 1936.

Jay H. Stier

In the presence of

H. K. Dulaney M. D. Perryman, Maryland

Wilton Greenway Havre de Grace, Maryland

HARFORD COUNTY, SS.

On the 9th day of October, 1936; then came Lily Patterson Stier, and made oath in due form of law, that she does not know of any Will or Codicil of Jay H. Stier, late of said County, deceased, other than the above instrument of writing, and that she received the same from the safe of the Aberdeen Bank.

Sworn to in open Court.

TEST:

A. James Gross

R.W.H.Co.

HARFORD COUNTY, SS.

On the 9th day of October, 1936; then came H. K. Dulaney and Wilton Greenway, subscribing Witnesses to the aforegoing Last Will and Testament of Jay H. Stier, late of said County, deceased, and made oath in due form of law, that they did see the Testator sign and seal this Will; that they heard him publish, pronounce and declare the same to be his last Will and Testament; that at the time of his so doing he was to the best of their apprehension, of sound and disposing mind, memory and understanding; and that they together subscribed their names as witnesses to this Will in his presence and at his request, and in the presence of each other.

Sworn to in open Court.

A. James Gross R.W.H.Co.

TEST: